



**SHELTER
INSURANCE
COMPANIES**

Matt Moore
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April 8, 2020

Commissioner Alan McClain
Arkansas Department of Commerce
Arkansas Insurance Department
1 Commerce Way Suite 102
Little Rock, AR 72202-2087

RE: More relief to our personal auto customers.

Commissioner McClain:

Last week I wrote to tell you that Shelter Insurance was among the first to take a stance of continuing coverage when a customer could not pay their premium. Before being asked by any regulator, we suspended company-initiated non-renewals and cancellations of property and casualty policies, waived all reinstatement fees, suspended cancellations as a result of bad drafts and gave all life insurance policies at least a 31-day grace period.

Today I'm proud to announce that Shelter, including its subsidiaries AmShield Insurance®, Haulers Insurance®, and Say Insurance®, will join others in our industry in finding ways to provide relief to our customers who insure their personal autos with us.

Because many of our customers are under unprecedented stay-at-home orders and social-distancing mandates, they are driving fewer miles and experiencing fewer accidents. In the interest of providing help to our customers now, when they need it most, Shelter will issue a payment to our policyholders representing approximately 30% of their personal auto monthly premium for the months of April and May, based on our best estimate of the impact of this pandemic on our customers and on Shelter's business. If a customer paid their premium automatically through a bank account, we will deposit it directly into the account when possible. Otherwise, we will mail a check.

We are also providing help to our agents by not reducing their compensation with this payment to our customers.

We will work diligently to obtain approval from the Departments of Insurance in each state we serve to get this money into our customers' hands as quickly as possible. Any assistance you can provide in this process would be greatly appreciated.

Shelter is known for doing the right thing. That is our guiding principal; it's who we are. We will continue to evaluate this rapidly evolving situation and do what we can to help our customers, agents, and employees.

We appreciate your leadership at the Arkansas Insurance Department and your service to Arkansas during this difficult and unusual time. Please let me know if we may be of any service to you.

Sincerely,

A handwritten signature in black ink, appearing to read "Matt Moore", with a stylized, flowing script.

Matt Moore
President & CEO

A handwritten signature in black ink, appearing to read "Brian Waller", in a cursive script.

Brian Waller
Vice President of Government Relations